

**From:** Brad Hoffman  
**Subject:** Truth in Lending

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Proposal: Regulation Z - Truth In Lending  
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Comments:

@@@In the process of updating Regulation Z, I request that the BOG maintain and enhance the ability of the less fortunate individuals of society to be protected from spiraling and complicated ways of getting more of their money in seemingly unethical ways. Such practices as late fees, over-limit fees due to finance charges, and other charges should be more clearly disclosed.

Consumers should also be informed that they can contact the credit card companies to request a review of their file for a lower interest rate or refund of fees.

All bills should have a Consumer Credit Counseling Agency listed, which is a non-profit, no-fee service. Perhaps three recommendations in the area of the customer. (CCCS of the Delaware Valley is one organization fitting the bill).

The disclosure box should be revamped, and included on each and every bill. It should detail more information on the rates and charges. Fees should be included in the "Rate charged this period" calculation.

Thank you,

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